

In re:  
Tara Yvette Wilson  
Debtor

Case No. 24-12070-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 20, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2024:

Recip ID	Recipient Name and Address
db	+ Tara Yvette Wilson, 118 Melvin Ave., Morrisville, PA 19067-7533
14898309	+ K.A.R. INDUSTRIES, LLC, 61 Uncle Pete's Road, Hamilton, NJ 08691-3914
14898310	+ K.A.R. INDUSTRIES, LLC, c/o Eastburn and Gray, PC, PO Box 1389, Doylestown, PA 18901-0137
14898318	+ Midland Mortgage div of Midfirst Bank, P.O. Box 26648, Oklahoma City, OK 73126-0648

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 20 2024 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14898295	+ Email/PDF: AffirmBKNotifications@resurgent.com	Sep 20 2024 23:58:52	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
14898296	+ EDI: GMACFS.COM	Sep 21 2024 03:44:00	Ally, PO BOX 380902, Minneapolis, MN 55438-0902
14898297	+ EDI: GMACFS.COM	Sep 21 2024 03:44:00	Ally Financial, P.O. Box 380902, Minneapolis, MN 55438-0902
14898298	+ EDI: GMACFS.COM	Sep 21 2024 03:44:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
14898301	+ EDI: CRFRSTNA.COM	Sep 21 2024 03:44:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14898299	+ EDI: CAPITALONE.COM	Sep 21 2024 03:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14898300	+ EDI: CAPITALONE.COM	Sep 21 2024 03:44:00	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14898303	+ Email/Text: bankruptcy@philapark.org	Sep 20 2024 23:51:00	City of Philadelphia, Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818
14898304	+ EDI: WFNNB.COM	Sep 21 2024 03:44:00	Comenity Bank/Metro Style, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14898305	+ EDI: WFNNB.COM	Sep 21 2024 03:44:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14898306	+ EDI: WFNNB.COM	Sep 21 2024 03:44:00	ComenityBank/Venus, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14898307	+ EDI: WFNNB.COM	Sep 21 2024 03:44:00	Comenitycapital/fFe21, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14898308	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 20 2024 23:50:00	Community Loan Servicing, LLC, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1839

District/off: 0313-2 User: admin Page 2 of 3  
Date Rcvd: Sep 20, 2024 Form ID: 318 Total Noticed: 35

14898302	EDI: JPMORGANCHASE	Sep 21 2024 03:44:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
14898311	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 20 2024 23:51:00	Keybank Na, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14898312	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 20 2024 23:50:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14898313	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 20 2024 23:50:00	Loancare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14898314	Email/Text: camanagement@mtb.com	Sep 20 2024 23:50:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14898319	Email/Text: EBN@Mohela.com	Sep 20 2024 23:50:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfiled, MO 63005
14898315	+ Email/Text: bankruptcy@marinerfinance.com	Sep 20 2024 23:50:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14898316	+ EDI: AISMIDFIRST	Sep 21 2024 03:44:00	Midfirst Bank, 999 N.W. Grand Boulevard, Suite 100, Oklahoma City, OK 73118-6051
14898317	^ MEBN	Sep 20 2024 23:46:43	Midland Mortg., division of MidFirst Bk, c/o KLM Law Group, P.C, 701 Market Street STE 5000, Philadelphia, PA 19106-1541
14898320	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 20 2024 23:50:00	Mrc/united Wholesale M. Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14898321	+ EDI: AGFINANCE.COM	Sep 21 2024 03:44:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14898322	Email/Text: Correspondence@DuncanSolutions.com	Sep 20 2024 23:50:00	Professional Account Managment, PO Box 500, Horseheads, NY 14845-0500
14908438	EDI: PENNDEPTREV	Sep 21 2024 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14908438	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14898323	+ Email/Text: ngisupport@radiusgs.com	Sep 20 2024 23:50:00	Radius Global Solutions, 7831 Glenroy, Suite 250-D2, Edina, MN 55439-3117
14898324	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 20 2024 23:51:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14898325	+ EDI: SYNC	Sep 21 2024 03:44:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14898326	+ EDI: SYNC	Sep 21 2024 03:44:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
TOTAL: 32			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Sep 20, 2024

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
KEITH D. SKLAR	on behalf of Debtor Tara Yvette Wilson njpalaw@gmail.com r56958@notify.bestcase.com
REGINA COHEN	on behalf of Creditor Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST" or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.") rcohen@lavin-law.com, mmalone@lavin-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Tara Yvette Wilson</b>	Social Security number or ITIN	xxx-xx-5138
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>24-12070-pmm</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tara Yvette Wilson

9/19/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**